



Dear Member,

Thank you for your interest in a Shared Secured Visa Credit Card. To process your request we need you to complete this form and the attached standard Visa application.

As you may know, credit cards are nearly a necessity in today's world of finance. A Freedom Shared Secured Visa gives you all the privileges of having a credit card and it helps you to establish, re-establish or build credit. Unlike many of the secured credit cards on the market which take advantage of the fact you are having trouble acquiring credit, Freedom's Share Secured Visa only charges a 15.9% A.P.R., which is a competitive rate today. The card has NO Annual Fee, a 25 day grace period and you are even paid interest on the money you pledge as security against your credit limit. The dividend rate is the same as our Primary (Savings) Share account rate.

To receive your card, just secure your limit with a deposit of matching funds into a special interest paying Freedom Share Account. These funds will remain until you decide to close your credit card. At any time you may increase your limit by pledging more funds to the Share Account, and filling out a new Pledge Form each increase.

By signing this Form below, you pledge to Freedom and grant us a security interest in the following shareholdings with us, to secure your Visa. You authorize us to apply the shareholdings to pay amounts due on the account or under your Visa Credit Card agreement if you should default. You can receive a credit limit from a minimum of \$500 to a maximum of \$5000 by matching your credit limit with a pledge of funds of an equal amount (funds pledged must be in increments of \$500.)

Once we receive your pledge of shares agreement it takes up to ten business days to receive your new Freedom Visa Credit Card. Your pledged funds will be held while your card is active or has an outstanding balance. After two years you may request to convert to our unsecured credit card program. You must be 18 years of age or older to do so.

NAME OF PLEDGOR Tiffany Briggs
FCU ACCOUNT NUMBER 8752
AMOUNT PLEDGED 500.00
TRANSFER \$ 500 from my SL (S1, S4, etc.)

SIGNATURE OF PLEDGOR & DATE

[Signature] 9/3/15

The information printed is effective 01/01/2010. Freedom Credit Union reserves the right to change the finance charge upon giving notice as required by law.

FCU SECURED VISA SUMMARY OF TERMS

Annual Percentage	
Rate for Purchases	15.9%
Variable Rate Info.	DOES NOT APPLY
Grace Period for Repayment of Balances for Purchases	25 DAYS
Annual Fee	NONE
Transaction Fee For Purchases	NONE
Cash Advance Fee	NONE
Late Payment Fee	\$20.00 (if not paid by 1 st)
Method of Computing the Balances for Purchases	Average Daily Balance

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CREDIT LINE ACCOUNT AGREEMENT AND FEDERAL DISCLOSURE STATEMENT

THIS IS YOUR CREDIT LINE ACCOUNT AGREEMENT AND IT INCLUDES NECESSARY FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENTS, VISA AGREEMENTS, AND ANY SPECIAL INSTRUCTIONS REGARDING THE USE OF YOUR VISA CREDIT CARDS AND/OR OTHER ACCOUNT ACCESS DEVICE. PLEASE BE CERTAIN TO READ THIS AGREEMENT CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.

Interest Rate and Interest Charges

Annual Percentage Rate (APR) For Purchases

VISA Gold: .99 % Introductory Rate for 6 months
After that Your APR will be 17.90 %

VISA Platinum: .99 % Introductory Rate for 6 months
After that Your APR will be 17.90 %

Share Secured VISA: 15.90 %

Student VISA: 11.90 %

Annual Percentage Rate (APR) For Balance Transfers

VISA Gold: .99 % Introductory Rate for 6 months
After that Your APR will be 17.90 %

VISA Platinum: .99 % Introductory Rate for 6 months
After that Your APR will be 17.90 %

Share Secured VISA: 15.90 %

Student VISA: 11.90 %

Annual Percentage Rate (APR) For Cash Advances

VISA Gold: .99 % Introductory Rate for 6 months
After that Your APR will be 17.90 %

VISA Platinum: .99 % Introductory Rate for 6 months
After that Your APR will be 17.90 %

Share Secured VISA: 15.90 %

Student VISA: 11.90 %

Signature Line of Credit: 17.90 %

Penalty APR and When it Applies

For VISA Gold and VISA Platinum up to 17.90 %

This APR may be applied if You:

- 1) Make a late payment.

How Long Will The Penalty APR Apply?: If Your APRs are increased for this reason, the Penalty APR applied to transactions that occur after the increase may be applied indefinitely. For transactions that occurred prior to the effective date of the initial increase, the Penalty APR will also apply indefinitely unless 6 consecutive payments are received on or before the due date during the six-month period following such increase.

SEE TOP OF PAGE 2 for more important information about Your Account

Interest Rate and Interest Charges (continued)	
Paying Interest	For VISA, We will not charge You interest on purchases if You pay Your entire balance owed each month within 28 days of Your statement closing date. For all Feature Categories, We will begin charging interest on cash advances and balance transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a Credit Card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Fees	
Penalty Fees	
<ul style="list-style-type: none"> Returned Payment Late Payment 	For VISA, Up to \$28.00 For VISA, Up to \$20.00 For Signature Line of Credit, 5.00% of the payment due after 15 days

How We Will Calculate Your Balance: For VISA, We use a method called "average daily balance (including new purchases)." See Your Account Agreement for details. For Signature Line of Credit, We use a method called "daily balance." See Your Account Agreement for details.

Loss of Introductory Rate: For VISA Gold and VISA Platinum, We may end Your Introductory APR and apply the Penalty Rate if You make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in Your Account Agreement.

In this Agreement, the reference to "We," "Us," "Our" and "Credit Union" mean FREEDOM CREDIT UNION. The words "You" and "Your" mean each person accepting this Agreement. If this is a joint account, read singular pronouns in the plural. The words "Card" and "Credit Card" mean any VISA Gold, VISA Platinum, Share Secured VISA or Student VISA Credit Card issued to You by Us and any duplicates or renewals. "Convenience Checks" mean the special Account access devices that We may provide for Your use from time to time.

FEATURE CATEGORIES. Your Account has Feature Categories which may include VISA Gold, VISA Platinum, Share Secured VISA, Student VISA and Signature Line of Credit.

Feature Category	Monthly Periodic Rate	Daily Periodic Rate	Annual Percentage Rate
VISA Gold	1.4917 %		17.90 %
VISA Platinum	1.4917 %		17.90 %
Share Secured VISA	1.3250 %		15.90 %
Student VISA	0.9917 %		11.90 %
Signature Line of Credit		0.0490 %	17.90 %

PROMISE TO PAY. You, as the Borrower, under a Credit Line Account ("Account"), understand that the following terms and conditions constitute Our Agreement with You. Your Account may be accessible through a variety of means which could include advance request forms, vouchers, checks, charge slips, Convenience Checks, Credit Cards and the like. Regardless of the access means, You promise to pay Us all amounts charged to Your Account by You or by any user who has access to Your Account, with actual, apparent or implied authority for use of Your Account, including Finance Charges and other fees or charges described herein.

ADVANCES. Whenever You request a transaction, We may require You to prove Your identity. If You request an advance by telephone, We will deposit the amount requested in Your share account or Your checking account and You authorize Us to do this, or We may draw a draft or check made payable to You and mail it to You. When the amount advanced appears on a subsequent statement, that will be conclusive evidence of Your telephone request.

SECURITY. As permitted by law, to secure all transactions under this Agreement in either joint or individual Accounts, We have the right to impress and enforce a statutory lien against Your shares on deposit with Us (other than those deposits established under a governmental approved tax deferral plan such as an IRA or Keogh account), and any dividends due or to become due to You from Us to the extent that You owe on any unpaid balance on Your Account(s) and We may enforce Our right to do so without further notice to You. Additionally, You agree that We may set-off any mutual indebtedness.

OTHER SECURITY. Collateral (other than household goods or any dwelling) given as security under this Agreement or for any other loan You may have with Us will secure

all amounts You owe Us now and in the future if that status is reflected in the "Truth-in-Lending Disclosure" in any particular Agreement evidencing such debt.

CONSENSUAL LIEN ON SHARES. If You have been issued a Credit Card, ATM card or debit card, You grant and consent to a lien on Your shares with Us (except for IRA and Keogh accounts) and any dividends due or to become due to You from Us to the extent You owe any unpaid Credit Card balance and/or Signature Line of Credit Balance created through the use of Your ATM card or debit card.

ACCOUNT RESTRICTIONS. In order to receive and maintain a Share Secured VISA Credit Card, You agree to give Us a specific pledge of shares or certificates which will be equal to Your credit limit. In the event that You default on Your Share Secured VISA Credit Card, We may apply these shares toward the repayment of any amount owed on Your Account.

LINE OF CREDIT LIMITS. You will be notified of Your specific Credit Limit for each Feature Category under Your Account for which You are approved. Unless You are in default, Your Credit Limit will generally be self-replenishing as You make payments.

You will keep Your unpaid balance within Your Credit Limit, and You will pay any amount over Your Credit Limit on Our demand whether or not We authorize the advances which caused You to exceed Your Credit Limit. Even if Your unpaid balance is less than Your Credit Limit, You will have no credit available during any time that any aspect of Your Account is in default.

JOINT ACCOUNTS. Each Borrower will be responsible, jointly and severally, for the repayment of any amounts owed. If any Account access device, such as a Personal

Identification Number (PIN) is requested and approved, You understand that any such Account access device(s) will be mailed only to the primary Borrower at the address that We have on file for You. We may refuse to follow any instructions which run counter to this provision.

MINIMUM MONTHLY PAYMENTS (PAYMENT SCHEDULE). Though You need only pay the Minimum Monthly Payments, You understand that You have the right to repay Your Account at any time without penalty. Any advance payment, partial payment or prepayment on Your Account will not delay Your next scheduled payment. Any amount paid in excess of the Minimum Monthly Payment due will be applied to Your outstanding balance. You also understand that You will only be charged periodic Finance Charges to the date You repay Your entire balance. You may make larger payments without penalty. All payments to Us must be in lawful money of the United States. We may apply each payment to whichever Feature Category We wish. For all Feature Categories (except VISA), payments will be applied first to any Late Charges owing, then to any Fees and Charges owing, then to Finance Charges due then to the outstanding principal balance. Except as required by law, VISA payments will be applied in any manner the Credit Union chooses.

Any unpaid portion of the Finance Charge will be paid by subsequent payments and will not be added to Your principal balance. You understand that any delay in the repayment of Your unpaid balance will increase Your periodic Finance Charges and any acceleration in the repayment of Your unpaid balance will decrease Your periodic Finance Charges.

VISA Gold, VISA Platinum, Share Secured VISA and Student VISA Minimum Monthly Payments will be an amount equal to 2.00% of Your new unpaid VISA Classic, VISA Gold, VISA Platinum, Share Secured VISA or Student VISA balance at the end of each billing cycle, subject to the lesser of \$25 or Your Account balance, plus any portion of the Minimum Payments shown on prior statement(s) which remains unpaid, plus any amount that exceeds Your approved Credit Limit.

Signature Line of Credit Minimum Periodic Payments will be established and fixed at the time of each advance at an amount according to the following table, subject to a minimum in any event of the payment shown or Your Account balance:

Outstanding Account balance at the time of Your most recent advance	Bi-Weekly Payment	Monthly Payment
\$0.00 - \$1,001.00	\$12.50	\$25.00
\$1,001.01 - \$2,001.00	\$25.00	\$50.00
\$2,001.01 - \$3,501.00	\$30.00	\$60.00
\$3,501.01 - \$5,001.00	\$52.50	\$105.00
\$5,001.01 - \$7,001.00	\$75.00	\$150.00
\$7,001.01 - \$8,501.00	\$100.00	\$200.00
\$8,501.01 - \$10,001.00	\$117.50	\$235.00
\$10,001.01 - \$12,001.00	\$130.00	\$260.00
\$12,001.01 - \$13,501.00	\$147.50	\$295.00
\$13,501.01 - \$15,001.00	\$162.50	\$325.00
\$15,001.01 - \$17,501.00	\$190.00	\$380.00
\$17,501.01 - \$20,000.00	\$217.50	\$435.00

You authorize Us to charge Your payment directly to Your share or checking account.

FINANCE CHARGES (EXCEPT VISA). A Finance Charge will be assessed on any unpaid principal balance for each Feature Category of Your Account for the period such balance is outstanding. Balances change each time advances are made, payments are made or credits given under any Feature Category. The Finance Charge begins to accrue on the date of each advance and there is no grace period.

HOW TO DETERMINE THE FINANCE CHARGE (EXCEPT VISA). For all Feature Categories (except VISA), the Finance Charge is determined by multiplying Your unpaid balance at the close of each day in the billing cycle being accounted for by the applicable Daily Periodic Rate. The unpaid balance is the balance each day after payments, credits, and unpaid Finance or Late Charges have been subtracted and any new advances, insurance premiums or other charges have been added to Your unpaid balance. These daily Finance Charges are then added together and the sum is the amount of the Finance Charge owed for the Feature Category being accounted for. The total Finance charge You owe on Your Account for each billing cycle is the sum of all the Finance Charges due for all applicable Feature Categories.

VISA FINANCE CHARGES. In the case of any transactions under Your VISA Gold, VISA Platinum, Share Secured VISA or Student VISA Feature Categories, the balances subject to the periodic Finance Charge are the average daily transactions balances outstanding during the month (including new transactions). To get the average daily balance, We take the beginning balance each day, add any new purchases, balance transfers, cash advances, insurance premiums, debit adjustments or other charges and subtract any payments, credits and unpaid Finance Charges or Late Charges. This gives Us the daily balance. Then, We add up all the daily balances for the billing cycle and divide them by the number of days in the billing cycle. The Finance Charge for a billing cycle is computed by

multiplying the average daily balance subject to a Finance Charge by the Monthly Periodic Rate.

You can avoid Finance Charges on purchases by paying the full amount of the entire balance owed each month within 28 days of Your statement closing date. Otherwise, the new balance of purchases, and subsequent purchases from the date they are posted to Your Account, will be subject to a Finance Charge. Cash advances and balance transfers are always subject to a Finance Charge from the date they are posted to Your Account.

For the 6 month period following the date Your VISA Gold or VISA Platinum feature category is established, advances will be subject to an introductory Monthly Periodic Rate of _____% (corresponding ANNUAL PERCENTAGE RATE _____%), upon the expiration of the introductory rate period the periodic rate will increase to the standard rate that We have disclosed herein.

VISA PENALTY RATE. If Your VISA Gold or VISA Platinum is more than 60 days past due, subject to applicable law, the Monthly Periodic Rate applicable to Your entire balance of transactions existing at that time and in the future will increase to the standard non-introductory periodic rate that We have disclosed separately. During the six-month period following the effective date of such increase, upon receipt of the first six consecutive required minimum periodic payments when due, the rate applicable to the balance of transactions that occurred prior to such increase will be returned to the introductory rate that would have otherwise been in effect.

OVERDRAFT PROTECTION. We may transfer funds in the amount necessary (or in such increments as We may from time to time determine) to Your checking account by an advance on Your Signature Line of Credit Feature Category, subject to this provision, to clear any overdraft on Your checking account. Whether or not such transfers occur will be controlled by this Agreement. In any event, You hold Us harmless for any and all liability which might otherwise arise if the transfer does not occur. Overdraft protection automatically ceases if this Agreement is ever canceled or terminated or Your Account is in default.

PERIODIC STATEMENTS. On a regular basis, You will receive a statement showing all transactions on Your Account including amounts paid and borrowed since Your last statement. We will mail You a statement each month in which there is a debit or credit balance or when a Finance Charge is imposed. We need not send You a statement if We feel Your Account is uncollectible or if We have started collection proceedings against You because You defaulted. Each statement is deemed to be a correct statement of account unless You establish a billing error pursuant to the Federal Truth-In-Lending Act.

DEFAULT. You will be in default if: (a) You do not make any payment or perform any obligation under this Agreement, or any other agreement that You may have with Us; or (b) You should die, become involved in any insolvency, receivership or custodial proceeding brought by or against You; or (c) You have made a false or misleading statement in Your credit application and/or in Your representations to Us while You owe money on Your Account; or (d) A judgment or tax lien should be filed against You or any attachment or garnishment should be issued against any of Your property or rights, specifically including anyone starting an action or proceeding to seize any of Your funds on deposit with Us; and/or (e) We should, in good faith, believe Your ability to repay Your indebtedness hereunder is or soon will be impaired, time being of the very essence.

Upon any occurrence of default, We may, to the extent permitted by law, cancel Your rights under this Agreement, require the return of all access devices and declare the entire balance of every Feature Category of Your Account immediately due and payable, without prior notice or demand. If Your entire Account balance is not then paid immediately upon default, and if permitted by law, the collateral shall be voluntarily surrendered to the Credit Union at a time and place acceptable to it. If this is not done, to the extent permitted by law, the Credit Union may enter the premises where the collateral is located and take possession of it and the Credit Union may assert the defense of a superior right of possession as the holder of a security interest to any offense of alleged wrongful taking and conversion. The Credit Union may sell or dispose of the collateral in any manner permitted by law, and any resulting deficiency on Your Account shall be immediately paid to the Credit Union.

LATE CHARGE (EXCEPT VISA). If Your payment is more than 15 days late, You will be charged 5.00% of the payment due.

COLLECTION COSTS. In the event collection efforts are required to obtain payment on Your Account, You agree to pay all court costs, private process server fees, investigation fees or other costs incurred in collection and reasonable attorneys' fees incurred in the course of collecting any amounts owed under this Agreement or in the recovery of any collateral.

ENFORCEMENT. We do not lose Our rights under this or any related agreement if We delay enforcing them. We can accept late payments, partial payments or any

other payments, even if they are marked "paid in full" without losing any of Our rights under this Agreement. If any provision of this or any related agreement is determined to be unenforceable or invalid, all other provisions remain in full force and effect.

NOTIFICATION OF ADDRESS CHANGE. You will notify Us promptly in writing if You move or otherwise have a change of address.

CHANGE IN TERMS. We may change the terms of this Agreement by mailing or delivering to You written notice of the changes as prescribed by the Federal Truth-In-Lending Act. To the extent permitted by law, the right to change the terms of this Agreement includes, but is not limited to, the right to change the periodic rate applicable to Your unpaid balance and/or future advances.

CREDIT INSURANCE. Credit insurance is not required for any extension of credit under this Agreement. However, You may purchase any credit insurance available through Us and have the premiums added to Your outstanding Account balance. If You elect to do so, You will be given the necessary disclosures and documents separately.

INTEGRATED DOCUMENTS. Any separate sheet of paper labeled "Additional Disclosure - Federal Truth-In-Lending Act", which is delivered together with this Agreement or at a later date becomes an integrated part of this Agreement and Disclosure.

CONSENT TO AGREEMENT. You acknowledge receipt of a copy of Agreement. By signing the Application for Your Account; by using Your Account or any Account access device; or by authorizing another to use Your Account, You agree to and accept its terms.

UPDATING AND DISCLOSING FINANCIAL INFORMATION. You will provide facts to update information contained in Your original Account Application or other financial information related to You, at Our request. You also agree that We may, from time to time, as We deem necessary, make inquiries pertaining to Your employment, credit standing and financial responsibility in accordance with applicable laws and regulations. You further agree that We may give information about the status and payment history of Your Account to consumer credit reporting agencies, a prospective employer or insurer, or a state or federal licensing agency having any apparent legitimate business need for such information.

TERMINATION. Either You or We may cancel Your Account or any particular Feature Category of Your Account, at any time, whether or not You are in default. You will, in any case, remain liable to pay any unpaid balances according to the terms of Your Account.

GOVERNING LAW. This Agreement is controlled and governed by the laws of the Commonwealth of Pennsylvania except to the extent that such laws are inconsistent with controlling federal law.

**SPECIFIC TERMS APPLICABLE TO YOUR
VISA PLATINUM, SHARE SECURED VISA,
STUDENT VISA AND VISA GOLD CREDIT CARDS**

USE OF YOUR CARD. You may use Your Card to buy goods and services in any place that it is honored and to get cash advances at participating financial institutions. You agree not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law.

OWNERSHIP. All Cards remain Our property and may be canceled by Us at any time without notice. You agree to surrender the Cards and to discontinue their use immediately upon Our request.

ISSUANCE OF A PERSONAL IDENTIFICATION NUMBER. We will issue, upon Your request, a Personal Identification Number (PIN) for use with participating Automated Teller Machines (ATMs). This PIN is confidential and should not be disclosed to anyone. You may use Your PIN to access Your Account and all sums advanced will be added to Your Account balance. In the event a use of Your PIN constitutes an Electronic Fund Transfer, the terms and conditions of Your Electronic Fund Transfer Agreement may also affect Your rights.

EFFECT OF AGREEMENT. Even though the sales, cash advance, credit or other slips You may sign or receive when using Your Credit Card contain terms, this Agreement is the contract which solely applies to all transactions involving the Card.

UNAUTHORIZED USE. You may be liable for the unauthorized use of Your Card. You will not be liable for the unauthorized use that occurs after You notify Us of the loss, theft, or possible unauthorized use by calling Us at (215) 612-5900 or by writing to Us at the address shown in this Agreement. In any case, Your liability will not exceed \$50.00.

REFUSAL TO HONOR CARDS. We are not liable for the refusal or inability of merchants, financial institutions and others to accept a Card or electronic terminals to honor a Card or complete a Card withdrawal, or for their retention of a Card.

FOREIGN TRANSACTIONS. For transactions initiated in foreign countries and foreign currencies, the exchange rate between the transaction currency and the billing currency (U.S. dollars) will be: (a) a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives; or (b) the government-mandated rate in effect for the applicable central processing date.

TRANSACTION SLIPS. Your monthly statement will identify that merchant, electronic terminal or financial institution at which transactions were made, but sales, cash advances, credit or other slips cannot be returned with the statement.

LATE CHARGE. If Your payment is not received by the end of the month in which it is due, You will be charged the lesser of: (a) the amount of the minimum payment due; or (b) \$20.00.

OTHER FEES AND CHARGES. You will be charged the lesser of \$28.00 for any check (or other negotiable instrument used for payment on Your Account) which is returned unpaid, or the required minimum payment amount for the returned payment.

LOST CARDS. To report lost or stolen Credit Cards, You will call Us immediately at (215) 612-5900 or You can write to Us at the address shown in this Agreement.

CREDITS. If a merchant who honors Your Card gives You credit for returns or adjustments, they will do so by sending Us a slip which will be posted to Your Account. If Your credits and payments exceed what You owe Us, We will hold and apply this credit against future purchases and cash advances, or if it is \$1.00 or more refund it on Your written request or automatically deposit it to Your share account after 6 months.

Your Billing Rights: Keep this Document for Future Use

This notice tells You about Your rights and Our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If You think there is an error on Your statement, write to Us at Our address shown in this Agreement. In Your letter, give us the following information:

- Account information: Your name and Account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If You think there is an error on Your bill, describe what You believe is wrong and why You believe it is a mistake.

You must contact Us:

- Within 60 days after the error appeared on Your statement.
- At least 3 business days before an automated payment is scheduled, if You want to stop payment on the amount You think is wrong.

You must notify Us of any potential errors in writing. You may call Us, but if You do We are not required to investigate any potential errors and You may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When We receive Your letter, We must do two things:

- 1) Within 30 days of receiving Your letter, We must tell You that We received Your letter. We will also tell You if We have already corrected the error.
- 2) Within 90 days of receiving Your letter, We must either correct the error or explain to You why We believe the bill is correct.

While We investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report You as delinquent on that amount.
- The charge in question may remain on Your statement, and We may continue to charge You interest on that amount.
- While You do not have to pay the amount in question, You are responsible for the remainder of Your balance.
- We can apply any unpaid amount against Your Credit Limit.

After We finish Our investigation, one of two things will happen:

- If We made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.

- If We do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send You a statement of the amount You owe and the date payment is due. We may then report You as delinquent if You do not pay the amount We think You owe

If You receive Our explanation but still believe Your bill is wrong, You must write to Us within 10 days telling Us that You still refuse to pay. If You do so, We cannot report You as delinquent without also reporting that You are questioning Your bill. We must tell You the name of anyone to whom we reported You as delinquent, and We must let those organizations know when the matter has been settled between Us. If We do not follow all of the rules above, You do not have to pay the first \$50 of the amount You question even if Your bill is correct.

Your Rights If You Are Dissatisfied
With Your Credit Card Purchases

If You are dissatisfied with the goods or services that You have purchased with Your Credit Card, and You have tried in good faith to correct the problem with the

merchant, You may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- 1) The purchase must have been made in Your home state or within 100 miles of Your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if Your purchase was based on an advertisement We mailed to You, or if We own the company that sold You the goods or services.)
- 2) You must have used Your Credit Card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses Your Credit Card account do not qualify.
- 3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and You are still dissatisfied with the purchase, contact Us in writing at Our address shown in this Agreement.

While We investigate, the same rules apply to the disputed amount as discussed above. After We finish Our investigation, We will tell You Our decision. At that point, if We think You owe an amount and You do not pay, We may report You as delinquent.